

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Eastern District of Virginia



Case number (if known):

Chapter you are filing under:

- ☐ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☒ Chapter 13

FILED  
FRONT COUNTER

2022 APR 19 PM 1:14

CLERK  
US BANKRUPTCY COURT  
ALEXANDRIA DIVISION

☐ Check if this is an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

02/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<b>1. Your full name</b>  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Jocelyn First name Morales Middle name Bruns Last name Suffix (Sr., Jr., II, III)	 First name  Middle name  Last name  Suffix (Sr., Jr., II, III)
<b>2. All other names you have used in the last 8 years</b>  Include your married or maiden names.	 First name  Middle name  Last name  First name  Middle name  Last name	 First name  Middle name  Last name  First name  Middle name  Last name
<b>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</b>	xxx - xx - 4 5 9 1 OR 9 xx - xx -	xxx - xx - OR 9 xx - xx -

Debtor 1

Jocelyn Morales Bruns

First Name Middle Name Last Name

Case number (if known)

About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):	
<b>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</b>  Include trade names and <i>doing business as</i> names	<input checked="" type="checkbox"/> I have not used any business names or EINs.  Business name _____  Business name _____  EIN _____  EIN _____	<input type="checkbox"/> I have not used any business names or EINs.  Business name _____  Business name _____  EIN _____  EIN _____	
<b>5. Where you live</b>  3758A Madison Lane Number Street  Falls Church VA 22041 City State ZIP Code Fairfax County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box  City State ZIP Code		If Debtor 2 lives at a different address:  Number Street  City State ZIP Code County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number Street  P.O. Box  City State ZIP Code	
<b>6. Why you are choosing this district to file for bankruptcy</b>	<b>Check one:</b> <input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. <input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.) _____ _____ _____ _____	<b>Check one:</b> <input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. <input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.) _____ _____ _____ _____	

Debtor 1

Jocelyn Morales Bruns

First Name Middle Name Last Name

Case number (if known)

**Part 2: Tell the Court About Your Bankruptcy Case**

**7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13

**8. How you will pay the fee**

- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

- ☐ No
- ☒ Yes.
- |          |            |      |                |             |                |
|----------|------------|------|----------------|-------------|----------------|
| District | Eastern VA | When | 03/02/2021     | Case number | 21-10347-KHK   |
|          |            |      | MM / DD / YYYY |             |                |
| District | Eastern VA | When | 12/04/2019     | Case number | 19-13952 - BFK |
|          |            |      | MM / DD / YYYY |             |                |
| District | Eastern VA | When | 05/22/2019     | Case number | 19-11686-KHK   |
|          |            |      | MM / DD / YYYY |             |                |

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

- ☒ No
- ☐ Yes.
- |                       |  |                     |                |
|-----------------------|--|---------------------|----------------|
| Debtor                |  | Relationship to you |                |
| District              |  | When                |                |
|                       |  |                     | MM / DD / YYYY |
| Case number, if known |  |                     |                |
|                       |  |                     |                |
| Debtor                |  | Relationship to you |                |
| District              |  | When                |                |
|                       |  |                     | MM / DD / YYYY |
| Case number, if known |  |                     |                |

**11. Do you rent your residence?**

- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1

Jocelyn Morales Bruns

First Name Middle Name Last Name

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☒ No. Go to Part 4.

☐ Yes. Name and location of business

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☒ No

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number

Street

City

State

ZIP Code

Debtor 1

**Jocelyn Morales Bruns**  
First Name Middle Name Last Name

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

Jocelyn Morales Bruns

First Name Middle Name Last Name

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

**16. What kind of debts do you have?**

**16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.  
☒ Yes. Go to line 17.

**16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☒ No. Go to line 16c.  
☐ Yes. Go to line 17.

**16c.** State the type of debts you owe that are not consumer debts or business debts.

**17. Are you filing under Chapter 7?**

☒ No. I am not filing under Chapter 7. Go to line 18.

**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  
☐ No  
☐ Yes

**18. How many creditors do you estimate that you owe?**

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99           | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199         | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999         |  |  |

**19. How much do you estimate your assets to be worth?**

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000      | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000     | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million   | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**20. How much do you estimate your liabilities to be?**

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                   | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000             | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million          | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**Part 7: Sign Below**

**For you**

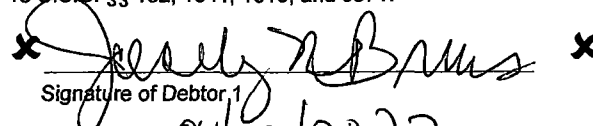
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1

Executed on 04/19/2022

MM / DD / YYYY

Signature of Debtor 2

Executed on

MM / DD / YYYY

Debtor 1

**Jocelyn Morales Bruns**

First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X**

Signature of Attorney for Debtor

Date

MM / DD / YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

Debtor 1

Jocelyn Morales Bruns

First Name Middle Name Last Name

Case number (if known)

**For you if you are filing this bankruptcy without an attorney**

**If you are represented by an attorney, you do not need to file this page.**

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- ☐ No  
☒ Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

- ☐ No  
☒ Yes

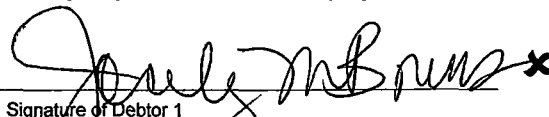
Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- ☒ No

☐ Yes. Name of Person \_\_\_\_\_

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

x  x

Signature of Debtor 1

Date

04/19/2022  
MM / DD / YYYY

Contact phone (571) 429-2271

Cell phone

Email address jbruns5317@hotmail.com

Signature of Debtor 2

Date

MM / DD / YYYY

Contact phone

Cell phone

Email address



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

Alexandra Division

In re

Jocelyn M  
Bruns

Case No.

Chapter

13

Debtor(s)

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on flash drive or by a typed hard copy in scannable format, with Request for Waiver attached, is a true, correct and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the creditor listing for all mailings, and (3) that the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes.

Master mailing list of creditors submitted via:

- (a) ☒ flash drive listing a total of 48 creditors; or
- (b) ☐ scannable hard copy, with Request for Waiver attached, consisting of \_\_\_\_\_ pages, listing a total of \_\_\_\_\_ creditors

Jocelyn M Bruns  
Debtor

Joint Debtor

Date: 04/19/2022

[Check if applicable] \_\_\_\_\_ Creditor(s) with foreign addresses included on flash drive/hard copy.

Creditors:

American Collections Enterprise, Inc.  
P.O Box 30096  
Alexandria, VA 22310

American Coradius International LLC (Paypal, Inc.)  
2420 Sweet Home Road Suite 150  
Amherst, NY 14228

Andrews Federal Credit Union  
P. O. Box 4000  
Clinton, MD 20735-8000

Asset Acceptance LLC  
P.O Box 1630  
Warren, MI 48090

Associated Credit Services, Inc.  
115 Flanders Road, Suite 140, P. O. Box 5171  
Westborough, MA 01581

Atlas Acquisitions LLC  
294 Union St.  
Hackensack, NJ 07601

Bank of America N.A.  
450 American Street  
Simi Valley, CA 93065

Brock & Scott PLLC  
484 Viking Drive, Suite 203  
Virginia Beach, VA 23452

BWW Law Group, LLC  
6003 Executive Blvd, Suite 101  
Rockville, MD 20852

CBE (Department of Defense)  
1309 Technology Parkway  
Cedar Falls, IA 50613

Centralized Receivables Service (DOD Walter Reed National Military Medical)  
P.O. Box 970014  
St. Louis, MO 63197-0014

CTPM Property Management  
P.O. Box 208  
Stephenson, VA 22656

Columbia Associates in Psychiatry (Dominion Hospital)  
2501 N Glebe Road, Suite 303  
Arlington, VA 22207

Chief Administration Officer  
12000 Government Center Parkway  
Fairfax, VA 22030

Convergent Outsourcing (Trust Bank)  
800 SW 39th Street Suite P.O. Box 9004  
Renton, WA 98057

County of Fairfax, Tax Administration  
P.O. Box 9156  
Alexandria, VA 22304-0156

Credit First National Association  
BK-16/Credit Operations  
P.O. Box 81410  
Cleveland, OH 44181-0410

Credit One Bank  
P.O. Box 98873  
Las Vegas, NV 89193-8873

Doctor Rinearson and Perry  
5653 Columbia Pike, Suite 101  
Falls Church, VA 22041

Dominion Hospital  
2960 Sleepy Hollow Road  
Falls Church, VA 22044

Enhanced Recovery Company  
8014 Bayberry Road  
Jacksonville, FL 32256

First Premier Bank  
601 S. Minnesota Avenue  
Sioux Falls, SD 57104

First PREMIER Bank  
3820 N Louise Ave  
Sioux Falls, SD 57107

GM Financial  
P.O. Box 181145  
Arlington, TX 76096

Green Tree Servicing LLC  
322 Minnesota Street, Suite 610  
Saint Paul, MN 55101

Harris & Harris of Illinois LTD  
111 West Jackson Boulevard, Suite 400  
Chicago, IL 60604-4135

JNR Adjustment  
P.O. Box 27070  
Minneapolis, MN 55427

Edward King  
3808 Archer Place  
Kensington, MD 20895

Legum Law, PLC  
4004 Williamsburg Court  
Fairfax, Virginia 22032

Macys Department Stores Credit Card Services  
P.O. Box 183083  
Columbus, OH 43218

Master Credit Systems, Inc.  
P.O. Box 670374  
Marietta, GA 30066

Merrick Bank  
Customer Service  
P.O. Box 9201  
Old Bethpage, NY 11804-9001

Mountain America Credit Union  
P. O. Box 2331  
Sandy, Utah 84091

Mortgage and Equity Funding Corporation  
25 First Street SE, Suite 1  
Leesburg, VA 20175

National Recovery Services  
416 South Main Street, Suite 3  
Ottawa, KS 66067

Nationwide Credit Corporation  
P. O. Box 9156  
5503 Cherokee Ave  
Alexandria, VA 22312-2307

Navy Federal Credit Union  
P. O. Box 3000  
Merrifield, VA 22119-3000

NewRez, c/o PHH Mortgage Services/Ocwen  
P. O. Box 5452  
Mount Laurel, NJ 08054

Pentagon Credit Union  
P.O. Box 1432  
Alexandria, VA 22313

Richard Scheer Law Office  
P.O. Box 367  
320 Park Ave  
Scotch Plains, NJ 07076

RJM Acquisitions LLC  
575 Underhill Blvd, Suite 224  
Syosset, NY 11791

RPM Receivables Performance Management  
20816 44th Avenue West  
Lynnwood, WA 98036

Santander Consumer USA Inc.  
P.O. Box 961245  
Fort Worth, TX 76161-1245

Segan, Mason & Mason P.C.  
7010 Little River Turnpike, Suite 270  
Annandale, VA 22003

Shellpoint Mortgage Servicing  
P.O. Box 19024  
Greenville, SC 29602

UM Capital LLC  
6701 Carmel Road Suite 110  
Charlotte, NC 28226

Wells Fargo Bank  
P.O. Box 29779 Attn: Legal Order Processing  
Phoenix AZ 85038

Verizon Wireless (EOS CCA)  
P. O. Box 981008  
Boston, MA 02298